Case 08-19603 Doc 1 Filed 07/29/08 Entered 07/29/08 17:00:07 Desc Main Document Page 1 of 11

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition				
Name of Debtor (if individua Travis, Tina Y	al, enter Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				N Last for	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					
xxx-xx-7968 Street Address of Debtor (No. and Street, City, and State): 318 Bohland Ave Bellwood, IL				Street	Street Address of Joint Debtor (No. and Street, City, and State):  ZIP Code					
C ( CD )	D'' 1DI (	CD :	(	60104		CD '1	C (1	D ' ' 1 DI	CD :	Zir code
County of Residence or of the Cook	e Principal Place of	Business:			Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if	f different from stre	eet address):			Mailir	Mailing Address of Joint Debtor (if different from street address):				
			_	ZIP Code	_					ZIP Code
Location of Principal Assets of (if different from street address			<b>.</b>							1
■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Clea			Nature of Business (Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other			☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi	hapter 15 Petition for R a Foreign Main Procee hapter 15 Petition for R a Foreign Main Procee hapter 15 Petition for R a Foreign Nonmain Proceed to the process of the Proc	ecognition ding ecognition
Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiza under Title 26 of the United Sta Code (the Internal Revenue Cod			anization d States	tates "incurred by an individual primarily for				
Fill Filing Fee attached  Filing Fee to be paid in in attach signed application is unable to pay fee excep  Filing Fee waiver requeste attach signed application is	for the court's consist in installments. Red (applicable to ch	able to indivinderation central to 1006(b). The total to 1006(b).	rtifying the See Office of the	hat the debterial Form 3A only). Must	or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto necontingent l ) are less than ith this petiti n were solici	s defined in 11 U.S.C. § or as defined in 11 U.S. iquidated debts (exclud a \$2,190,000.	C. § 101(51D).  ing debts owed  e or more
Statistical/Administrative In  ☐ Debtor estimates that function ☐ Debtor estimates that, after there will be no funds available.	ls will be available or any exempt prope	erty is exclu	tion to un	isecured cre administrati	ditors.			THIS	S SPACE IS FOR COURT	USE ONLY
Estimated Number of Credito	- 200-	1,000- 5	5,001- 0,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	,001 to \$500,001 ,000 to \$1	to \$10 to	] 10,000,001 o \$50 nillion	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	,001 to \$500,001 ,000 to \$1	to \$10 to	10,000,001 o \$50 nillion	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	rm 1)(1/08)	Page 2 01 11	Page 2
Voluntar	y Petition	Name of Debtor(s): Travis, Tina Y	
(This page mı	ust be completed and filed in every case)	Travis, Tilia T	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two,	attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If 1	more than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debter is a	Exhibit B n individual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United	ner named in the foregoing petition, declare that I rethat [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available urther certify that I delivered to the debtor the notice (b).    July 11, 2008
		Shamira Youkhane	
	Ent	 nibit C	
1	or own or have possession of any property that poses or is alleged to I Exhibit C is attached and made a part of this petition.		dentifiable harm to public health or safety?
	Exh	nibit D	
_	eleted by every individual debtor. If a joint petition is filed, ea	-	d attach a separate Exhibit D.)
If this is a join	D completed and signed by the debtor is attached and made intraction:	a part of this petition.	
-	D also completed and signed by the joint debtor is attached a	and made a part of this petition	on.
	Information Regardin	=	
_	(Check any ap Debtor has been domiciled or has had a residence, princip.	-	in I court in this District for 190
-	days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a	defendant in an action or
	Certification by a Debtor Who Reside		al Property
	(Check all app Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)	<u> </u>	
	(Ivaine of failuloid that obtained judgment)		
	(Address of landlord)		
	· · · · · · · · · · · · · · · · · · ·		which the debter would be remaitted to sure
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would be	ecome due during the 30-day period
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. §	§ 362(l)).

# B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

8

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x /s/ Tina Y Travis

Signature of Debtor Tina Y Travis

 $\mathbf{X}_{-}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 11, 2008

Date

#### Signature of Attorney\*

X /s/ Shamira Youkhaneh

Signature of Attorney for Debtor(s)

Shamira Youkhaneh 6292100

Printed Name of Attorney for Debtor(s)

Zalutsky & Pinski, Ltd.

Firm Name

20 N Clark

Suite 600

Chicago, IL 60602

Address

Email: info@ZAPLawFirm.com

312-782-9792 Fax: 312-782-0483

Telephone Number

July 11, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Travis, Tina Y

#### Signatures

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Tina Y Travis		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

Signature of Debtor:	/s/ Tina Y Travis			
	Tina Y Travis			
Date: July 11, 2008				

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Amc Mortgage Services Po Box 769 Santa Ana, CA 92866

Amc Mortgage Services Attn: Bankruptcy Po Box 769 Orange, CA 92866

American General Finan 3519 W Lake St Melrose Park, IL 60160

Americas Servicing Co Attention: Bankruptcy 3476 St. View Blvd Fort Mill, SC 29715

Applied Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850

Aronson Furniture 3401 W 47th St Chicago, IL 60632

Black Expressions Book Club Rjm Acq Llc 575 Underhill Blvd., Suite 224 Syosset, NY 11791

BP Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Capital One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Cashcall Inc Attention: Bankruptcy Department 1600 S Douglass Rd Anaheim, CA 92806 Cb&t c/o SST Card Services Po Box 84024 Columbus, GA 31908

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citifinancial P.O. Box 8020 South Hackensack, NJ 07606

Citifinancial Po Box 499 Hanover, MD 21076

Citimortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179

Cook County Treasurer\* PO Box 4488 Wheaton, IL 60187-4488

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Dell Financial Services 12234 North Ih 35 Austin, TX 78753

Dennis Turner 318 Bohland Ave Bellwood, IL 60104

Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029 Fingerhut c/o Arrow Service Bureau 2450 W. Peterson Chicago, IL 60659

First Franklin Loan Services\* 150 Allegheny Center IDC-24-000-40 Pittsburgh, PA 15212

G M A C Po Box 130424 Roseville, MN 55113

GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Great American Finance 205 W Wacker Dr Chicago, IL 60606

Hsbc/tax Po Box 15524 Wilmington, DE 19850

IRS
Dept of the Treasury
PO Box 21126
Philadelphia, PA 19114

JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Jewel Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Kay Jewelers Attention: Bankruptcy Po Box 1799 Akron, OH 44309 Lewmag/soa 421 Landmark Drive Wilmington, NC 28410

Linda Spires 717 S. First Street Maywood, IL 60153

National City Bank Attention: Bankruptcy Department 6750 Miller Road Brecksville, OH 44141

Nationwide Acceptance Attn: Bankruptcy 3435 N Cicero Ave Chicago, IL 60641

Nationwide Loans Llc

Nbgl Carsons

Newport News Po Box 182124 Columbus, OH 43218

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Onyx Acceptance Corp C/O Tsys Debt Management Po Box 5155 Norcross, GA 30091

Payday loans

Providian Financial Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603 Rogers & Hol Po Box 879 Matteson, IL 60443

Sears/cbsd Po Box 20363 Kansas City, MO 64195

Shell Oil / Citibank Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Shindler Law 1990 E. Algonquin Rd. Suite 180 Schaumburg, IL 60173

Short Term Loan 1400 East Touhy Ave #108 Des Plaines, IL 60018

Universal Lenders Inc 5548 W Fullerton Ave Chicago, IL 60639

Vanguard Group

Verizon Po Box 3397 Bloomington, IL 61702

Village Of Bellwood Receivables Management Inc. (RMI) 3348 Ridge Rd Lansing, IL 60438

Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256 Wells Fargo Attn: Collection Servicing, 1st Floor, M 1 Home Campus Des Moines, IA 50328

Wells Fargo Po Box 60510 Los Angeles, CA 90060

Wells Fargo Bank P.O. Box 30086 Los Angeles, CA 90030-0086

Wfnnb/ashley Stewart 220 W Schrock Rd Westerville, OH 43081

Wfnnb/jessica London Po Box 182746 Columbus, OH 43218

WFNNB/lerner Po Box 182125 Columbus, OH 43218

Wfnnb/roaman Po Box 182125 Columbus, OH 43218

Zales/cbsd Po Box 6497 Sioux Falls, SD 57117